

Information to identify the case:

Debtor 1	<u>Evelyn J. Holley</u>	Social Security number or ITIN	xxx-xx-1578
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	13-20122-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Evelyn J. Holley

12/28/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Evelyn J. Holley
 Debtor

Case No. 13-20122-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 37

Date Rcvd: Dec 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2018.

db +Evelyn J. Holley, 4333 Lario Way, Pennsauken, NJ 08110-2144
 cr +U.S. Bank Trust, N.A., as Trustee for LSF8 Master, Stern & Eisenberg, PC,
 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034, UNITED STATES 08034-1925
 514166856 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
 El Segundo, CA 90245-3504
 513918951 +Barclaycard US, Attn: Capital Management, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
 516552253 CALIBER HOME LOANS, INC., KML Law Group PC, Sentry Office Plaza,
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 514638154 +Caliber Home Loans, Inc., as Servicer, Kivitz, McKeever, Lee, P.C.,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 513918954 +Credit One Bank, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 513918959 +Jefferson Capital, Attn: Nudelman et als, 425 Eagle Rock Avenue, Roseland, NJ 07068-1717
 513918961 +NCEP LLC, Attn: Frontier Financial, 631 N Stephanie St #419, Henderson, NV 89014-2633
 513918964 +PSE&G, POB 14444, New Brunswick, NJ 08906-4444
 513918962 +Pennsauken Twp., 5605 N. Cresent Blvd., Pennsauken, NJ 08110-1899
 514857093 +U.S. Bank Cust/Pro Capital I, LLC, GARY C. ZEITZ, L.L.C., 1105 Laurel Oak Road, Suite 136,
 Voorhees, NJ 08043-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 28 2018 22:51:02 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 28 2018 22:51:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513939558 EDI: AIS.COM Dec 29 2018 03:38:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 513975947 EDI: AIS.COM Dec 29 2018 03:38:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 513918952 +EDI: HFC.COM Dec 29 2018 03:38:00 Beneficial, POB 5233, Carol Stream, IL 60197-5233
 514649877 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Dec 28 2018 22:51:29 Caliber Home Loans, Inc.,
 13801 Wireless Way, Oklahoma City, Oklahoma 73134-2500
 514649878 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Dec 28 2018 22:51:30 Caliber Home Loans, Inc.,
 13801 Wireless Way, Oklahoma City, Oklahoma 73134, Caliber Home Loans, Inc.,
 13801 Wireless Way, Oklahoma City, Oklahoma 73134-2500
 513918953 +EDI: CAPITALONE.COM Dec 29 2018 03:38:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 513963250 +E-mail/Text: bankruptcy@cavps.com Dec 28 2018 22:51:09 Cavalry Portfolio Services,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 513918955 EDI: DISCOVER.COM Dec 29 2018 03:38:00 Discover, P.O. Box 30943,
 Salt Lake City, UT 84130
 513918956 +EDI: RMSC.COM Dec 29 2018 03:38:00 GE Capital Bank, POB 965004, Orlando, FL 32896-5004
 514191701 +EDI: HFC.COM Dec 29 2018 03:38:00 HSBC Mortgage Services, Inc., PO Box 21188,
 Eagan, MN 55121-0188
 513918957 EDI: IRS.COM Dec 29 2018 03:38:00 Internal Revenue Service, P.O. Box 724,
 Springfield, NJ 07081
 513918958 +EDI: RMSC.COM Dec 29 2018 03:38:00 JC Penny, P.O. Box 965009, Orlando, FL 32896-5009
 514165434 EDI: MERRICKBANK.COM Dec 29 2018 03:38:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 513918960 +EDI: GMACFS.COM Dec 29 2018 03:38:00 National Auto Finance, 17500 Chenal Parkway,
 Suite 200, Little Rock, AR 72223-9041
 514065947 EDI: GMACFS.COM Dec 29 2018 03:38:00 National Auto Finance Company, PO Box 130424,
 Roseville, MN 55113-0004
 514017249 +EDI: OPHSUBSID.COM Dec 29 2018 03:38:00 OAK HARBOR CAPITAL VII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514156553 EDI: PRA.COM Dec 29 2018 03:38:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 514155093 EDI: PRA.COM Dec 29 2018 03:38:00 Portfolio Recovery Associates, LLC,
 c/o JC PENNEY CREDIT CARD, POB 41067, Norfolk VA 23541
 514155592 EDI: PRA.COM Dec 29 2018 03:38:00 Portfolio Recovery Associates, LLC, c/o Old Navy,
 POB 41067, Norfolk VA 23541
 514168909 EDI: PRA.COM Dec 29 2018 03:38:00 Portfolio Recovery Associates, LLC, c/o WAL-MART,
 POB 41067, Norfolk VA 23541
 513953876 +E-mail/Text: bankruptcy@pseg.com Dec 28 2018 22:50:44 PSEG, PO BOX 490,
 Cranford, NJ 07016, Att:Bankruptcy Dept 07016-0490
 513918963 +EDI: AMINFOFP.COM Dec 29 2018 03:38:00 Premier Bank Card, POB 5524,
 Sioux Falls, SD 57117-5524
 513918965 +EDI: RMSC.COM Dec 29 2018 03:38:00 Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
 TOTAL: 25

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 37

Date Rcvd: Dec 28, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514071537* National Auto Finance Company, PO Box 130424, Roseville, MN 55113-0004

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2018 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Evelyn J. Holley aarcher@brennerlawoffice.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Denise E. Carlon on behalf of Creditor CALIBER HOME LOANS, INC. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecmail@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor CALIBER HOME LOANS, INC. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Linda S. Fossi on behalf of Creditor U.S. Bank Cust/Pro Capital I, LLC
lfossi@zeitlawfirm.com,
gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
Steven K. Eisenberg on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF8 Master
Participation Trust bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
Steven K. Eisenberg on behalf of Creditor CALIBER HOME LOANS, INC. bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
Steven P. Kelly on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF8 Master
Participation Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 9